



FOOD & BEVERAGE - SURCHARGING

Merchants incur costs when they accept a payment from a customer. Different payment methods can have very different costs. For example, cards that provide significant rewards to consumers are typically more expensive for merchants. Surcharging provides merchants with the ability to pass the cost of accepting more expensive payment methods back to the customers who use those methods.

Does the bank control the activation of Surcharging?

No, the merchant is able to set and maintain their surcharge rates within the Linkly software, this gives them the freedom to apply surcharge rates up to their Cost of Acceptance.

How is the Surcharging capability secured to restrict unauthorised staff making changes?

Linkly utilises the security controls of the point of sale (POS) system to ensure that only approved personnel can make changes.

Can Linkly remotely change the surcharge setting?

No, the solution has been built to give merchants the ability to set the surcharge rates themselves using the Linkly software.

Is there an onboarding process?

No, the merchant just needs to have a terminal with Linkly Surcharging support and the latest Linkly software from our website and they'll be able to start surcharging. Ideally merchants should also check if their POS vendor has updated versions to provide richer surcharging reporting.

Can the bank see the Surcharging rate a merchant has configured in the EFT Client?

No, the Linkly solution has been built with features to warn merchants if their rate is likely to exceed their 'Cost of Acceptance' to help ensure their surcharging is compliant with the RBA's rules.

Does my POS system need to be certified for Surcharging?

No, while Linkly has provided the ability for POS vendors to collect the surcharging information for completed transaction for use in reporting back to merchants, it is not a mandatory requirement.

Where can I find the updated Linkly software to download?

Click [here](#).

What Surcharging values should a merchant use to configure the surcharge value?

Merchants are able to use either fixed rate or percentage-based surcharges, in both cases they should be sure to use a banks provided 'Cost of Acceptance' data when setting their rates to ensure that rates are set in line with the true cost of processing the transaction.

What cards are supported for Surcharging?

Visa Credit, Visa Debit, MasterCard Credit, MasterCard Debit, EFTPOS, Diners, American Express and UnionPay.

Where can I find more information?

You can find out more by visiting your internal product library for more details.

How can I access helpdesk support?

1st level support remains unchanged and your merchants will continue to contact the Bank's Merchant Helpdesk (or their Oracle Contact Team) to answer questions at the first point of contact.

Linkly will continue to provide you with 2nd and 3rd level helpdesk support – please visit linkly.com.au or call +61 2 9998 9800.

LINKLY HELPDESK HOURS OF BUSINESS

Monday - Friday

8:00am – 10:00pm

Saturday

9:00am – 5:00pm

**Sunday & Public
Holidays**

10:00am – 3:00pm

CLOSED

Christmas Day, Boxing Day, New Year's Day,
Good Friday, Easter Sunday, Easter Monday
and ANZAC day.



Want to know more?

We'd be happy to help with more information or advice about your solution implementation. Simply email: sales@Linkly.com.au